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photograph of existing conditions, that we have in this country not one, but many standards, varying with nationality, occupation, and locality, and that there is still need for much intensive study of these group-standards in all parts of our land.

ROBERT COIT CHAPIN.

Beloit College.

NEW BOOKS

BLOOMFIELD, M. *The vocational guidance of youth*. Introduction by PAUL H. HANUS. (Boston and New York: Houghton Mifflin Co. 1911. Pp. xii, 123. 60 c.)

Contains three pages of bibliography.

CLEMENT, H. *Habitations à bon marché et caisses d'épargne*. (Paris: Bloud et Cie. 60 fr.)

EARP, E. L. *The social engineer*. (New York: Eaton and Mains. 1911. Pp. 23, 326. \$1.50.)

Author is professor of Christian Sociology in Union Theological Seminary. Three pages of references.

FERRAND, L. *L'habitation ouvrière et à bon marché*. (Paris: Le-coffre. 1.90 fr.)

JAUSSON, W. *Die Zustände im deutschen Fabrikwohnungswesen. Ergebnisse einer von der Kommission zur Beseitigung des Kost- und Logiszwanges veranstalteten Erhebung*. (Berlin: Buchhandlung Vorwärts. 1910. Pp. 112. 3 m.)

MONTGOMERY, H. E. *Christ's social remedies*. (New York: Putnam. 1911. Pp. ii, 433. \$1.50.)

SCHACHNER, M. R. *Die soziale Frage in Australien und Neu Seeland*. (Jena: Fischer. 1911. Pp. vi, 394.)

Author spent nearly two years in Australia.

Insurance and Pensions

Property Insurance. By SOLOMON S. HUEBNER. (New York and London: D. Appleton and Company. 1911. Pp. xxii, 421. \$2.00.)

Insurance and Real Estate. By EDWARD R. HARDY and WALTER LINDNER. *Modern Business*, Vol. VIII. (New York: Alexander Hamilton Institute. 1911. Pp. xxv, 505.)

It is only within the last twelve or fourteen years that the subject of insurance has been considered sufficiently disciplinary in character as to be given a place in the curricula of our colleges and universities. Recently, however, the spread of this study